VISIBILITY
EFFICIENCY
CONTROL

And now...

CONVENIENCE

invesco

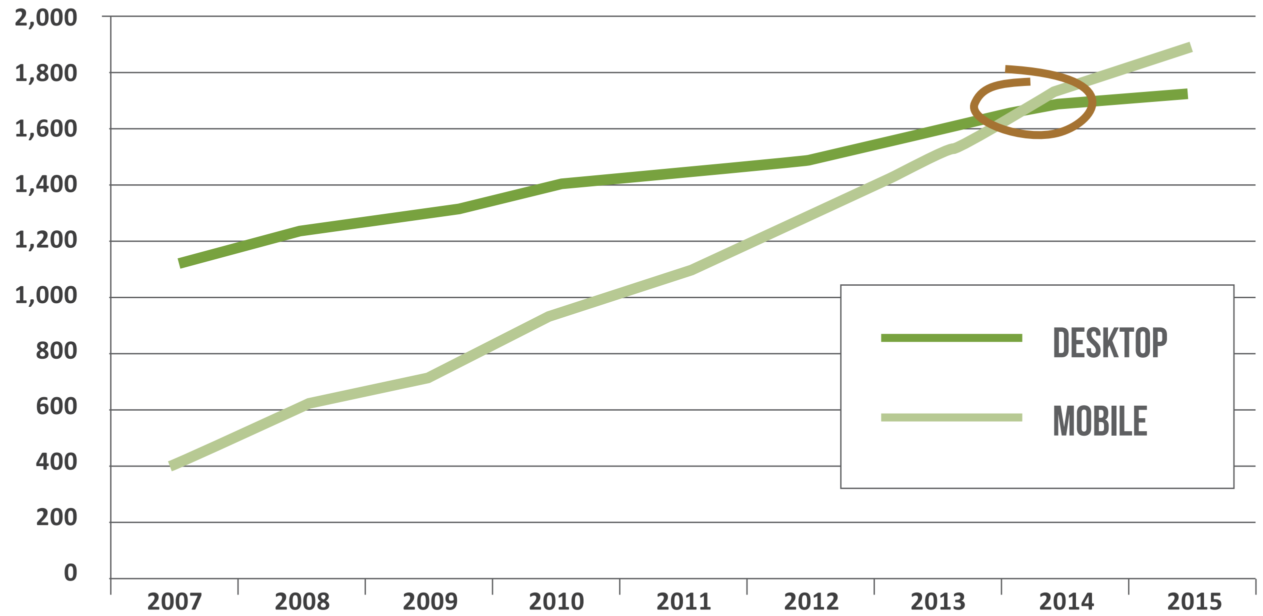
VANTAGE

WHY AN APP?

At a time when over 70% of Irish people own a smartphone, we're spending more time than ever online. In fact, according to the eir Connected Living Survey 2015, the Irish are the biggest phone internet users in the Western world. We've become accustomed to having the information we need and want at our fingertips and on the go.

Globally, we've not only reached the tipping point between desktop and mobile internet usage, we've surpassed it.

NUMBER OF GLOBAL USERS (MILLIONS)



comScore. Source: Morgan Stanley Research

Three out of four of us use the internet at least once a day, and it's not just the millennials. 45% of those over 50 use it daily, while the same group has seen smartphone usage increase from 33% to 39% in a single year.

Our clients and yours, favour different devices throughout the day – using their smartphone to check emails on the daily commute, researching from their desktops at work and double screening at home in the evening. The way we all interact with technology in our personal and professional lives is changing and so are our clients' expectations of how they want to communicate with us in this multi-device world.

The Invesco Vantage client app is just the latest step in our commitment to providing you and your clients with simplicity, visibility and control. But now we're adding convenience to the mix – for you and your clients.

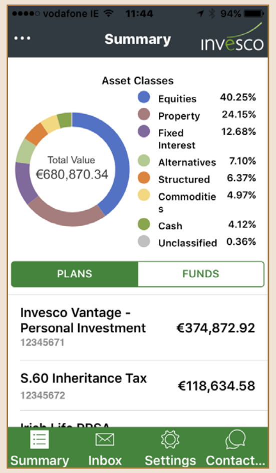
We've put this pack together to support you in communicating this next phase of development. It covers how the Invesco Vantage app can benefit your clients, how they go about accessing the app and communicating with your clients who may or may not already be accessing their online account. Finally, it covers some of the powerful data we'll be sharing with you about how your clients are using the app.

ALL THE BENEFITS OF INVESCO VANTAGE, IN AN APP

Everything your clients can do with their online account, they can do with the app. It's always available and right at their fingertips.

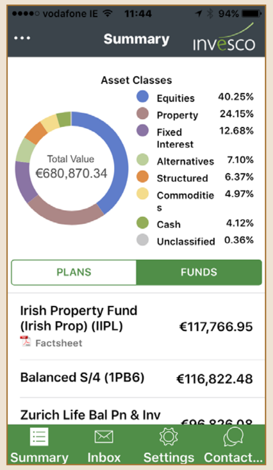
Check the latest portfolio value

It's natural for investors to want to keep track of how their portfolio is doing and its current value. The app provides a clear, visual summary at any time.



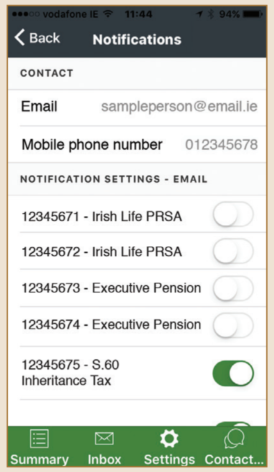
Review funds

It's easy for investors to look up the details of the funds they are invested in via the app.



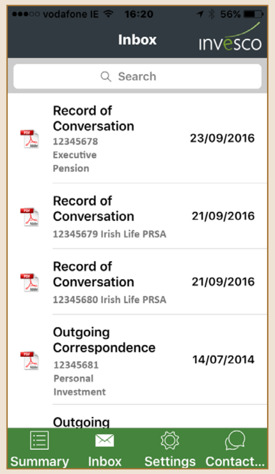
Keep things up to date

From personal details to notification preferences, the app give your clients visibility and control.



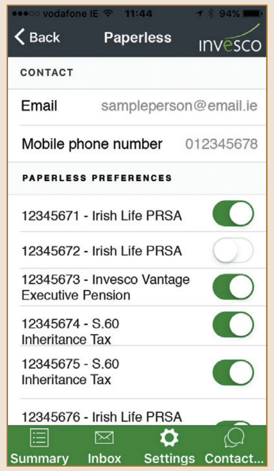
Access all account documents

All client account documents, from records of the initial conversation to annual statements, are conveniently and securely stored on the app.



Communication preferences

Clients can control whether they receive paper communications or not. If they opt for electronic access, documents are available as soon as they are added.

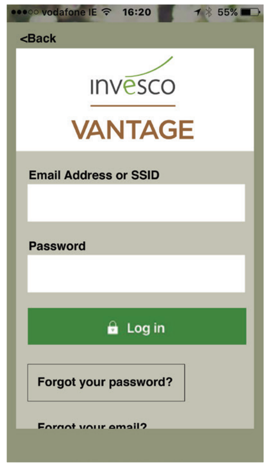


Just like their online account, your clients won't be able to transact via the app. It lets them keep up to date with everything that's happening with their account and see how their portfolio is doing, but not make any changes.

ACCESSING THE APP

Whether your client has already logged into their Vantage online account, has yet to do so or can't quite remember whether they have or not, the process is nice and simple.

CLIENTS WHO HAVE ALREADY LOGGED INTO THEIR VANTAGE ACCOUNT



Sign in with their existing Self Service ID (or email) and password.

And enjoy the convenience of the app.

CLIENTS WHO EITHER HAVEN'T LOGGED INTO THEIR VANTAGE ACCOUNT ONLINE OR CAN'T REMEMBER DOING SO

They will need the Self Service ID and password sent to them when they signed up (you might need to resend it using Vantage).

They can then either use the link in the email containing their Self Service ID, or visit https://invesco.portus.ie/client and follow the steps to get their online access set up.

This will register them for use of the online client account services and means their account is up and running.

They can then download the app to their Apple device, sign in with their existing Self Service ID (or email address) and password, then enjoy the convenience of the app.

Your temporary password for your Invesco Limited Vantage account is CVCXEFUQ (case sensitive). It expires in 5 days and replaces all previous passwords.

From: vantage@invesco.ie
To: joebloggs@abc.ie
CC:
Subject: Invesco Limited Vantage account log on details

Thank you for choosing Invesco Limited Vantage to look after your financial needs.

Your new Self Service ID for access to Invesco Limited Vantage is 1234567890. You can use your Self Service ID or, if you prefer, your email address to log in.

CLIENTS WHO HAVE FORGOTTEN THEIR PASSWORD OR EMAIL ADDRESS

All they need to do is click the 'Forgot your password?' option on the app login screen.

HELPING YOUR CLIENTS GET THE BEST FROM THE APP...

It might seem daunting. How do you communicate this new development with your large bank of clients? Based on the insights we've gathered about those clients who are using their online account (and more importantly, those who aren't), we've broken down your client bank into three customer segments.

1. ENGAGED ONLINE ACCOUNT USERS

These clients are already quite active on their client accounts. They've all logged in at least five times, and in a lot of cases, many more times than that. They already have their login details, and can download and access the app straight away. We think this is an ideal opportunity for you to delight you clients and reward them for their active use of their online account, by offering them a preview of the app, before you launch to your full bank of clients.

2. TENTATIVE ONLINE ACCOUNT USERS

These clients have received login details already but haven't actively engaged with their client account. They've logged in once or twice, or in many cases not at all. We think these clients might need a reminder of the benefits of their Vantage client account, and the launch of the app is the ideal time to do this.

You'll likely get asked to reset client login details so remember to prepare for these requests. This a simple process, either access the details from the client record on PORTUS and resend them, or unlock the account if it has become blocked.

3. UNINFORMED ONLINE ACCOUNT NON-USERS

These clients have never experienced the Vantage client account. Why? Because we were missing a key contact detail which meant we couldn't send them their login details: an email address, mobile phone number, or both. This is an ideal opportunity to update their contact details on your records and reignite an interest in their investment plans and portfolio.

A good number of Invesco Vantage clients have already opted out of paper communications in favour of the electronic approach. We'll provide details of these clients as part of our commitment to supporting you with meaningful client data. By encouraging more clients to take the paper-free approach, both you and your clients will benefit from its convenience and instant access.

We recommend you stagger your client communications as a high volume of client requests for new or reset login details is likely, particularly across the tentative and uninformed segments.

... AND HELPING YOU SPREAD THE WORD

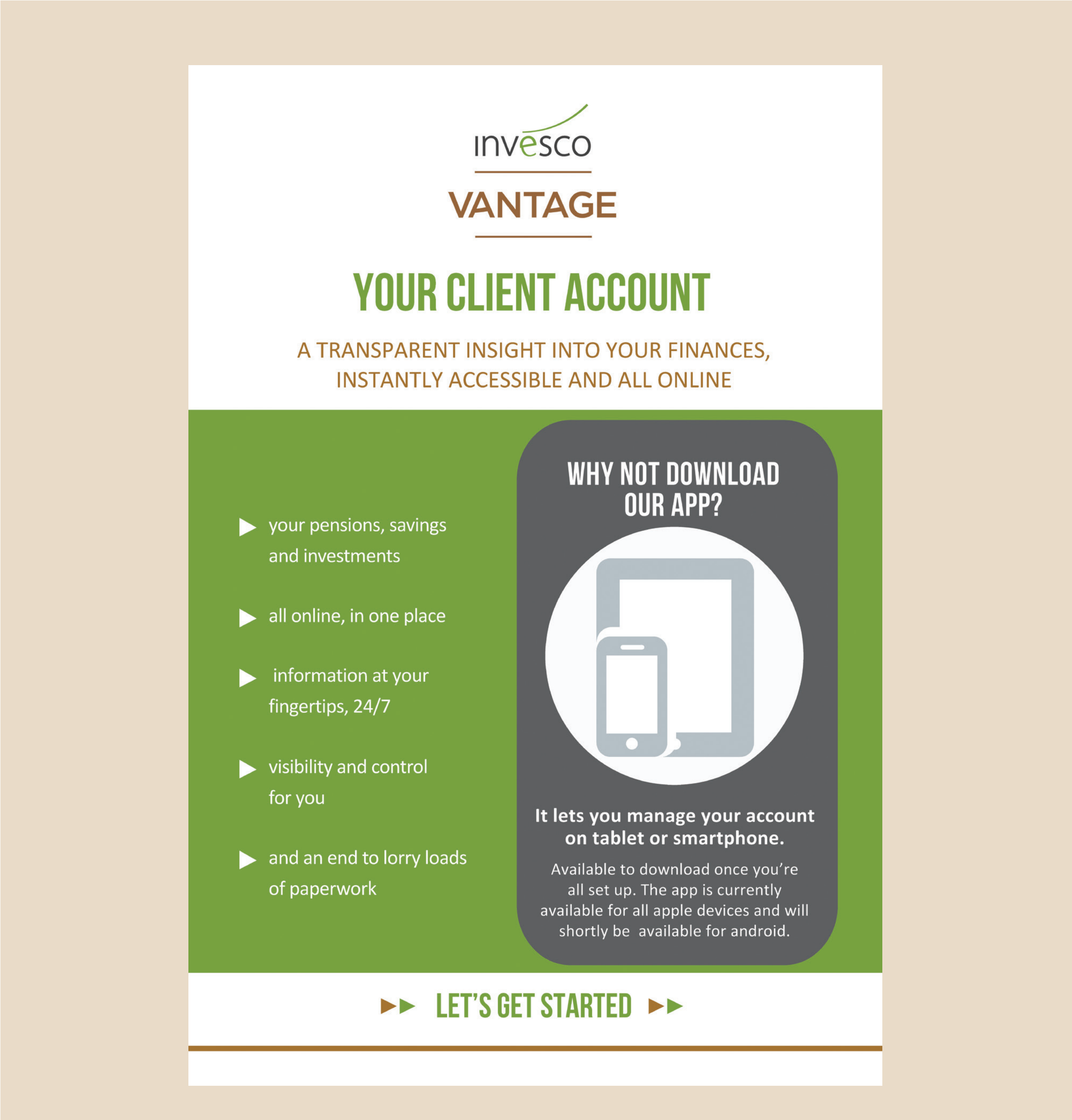
We've put together some support material for you to use when contacting your clients.

A SAMPLE COMMUNICATION.

It's ideal for use by both email and letter. In fact, we've even set up your client segmentation so that you can use it immediately for a customer mail merge.

AN INVESCO VANTAGE CLIENT ACCOUNT FLYER.

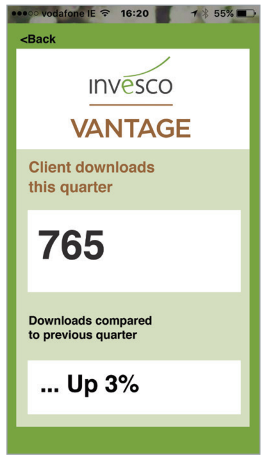
It gives your clients an insight into the app and lets them know what to expect. It's been designed to go hand-in-hand with your customer communications.



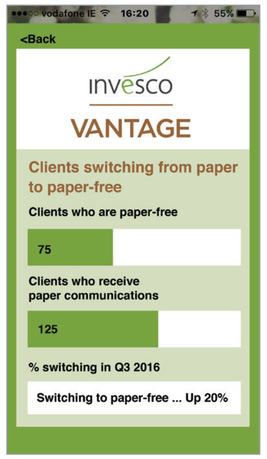
DATA MATTERS

We’re here to support you as you launch your Invesco Vantage client app. That’s why each month we’ll send you an update on how your clients are using your app, including:

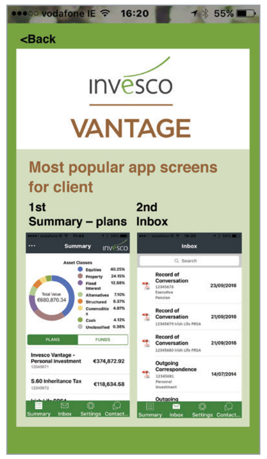
NUMBER OF DOWNLOADS



NUMBER OF CLIENTS SWITCHING FROM PAPER TO PAPER-FREE COMMUNICATIONS



THE MOST POPULAR APP SCREENS FOR YOUR CLIENTS

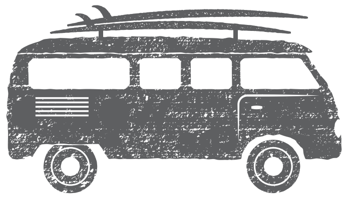


Note: app images are for illustrative purposes only.

We can already tell a lot about how your clients are using the online account service. For example:

WHEN

Wednesday is the busiest day for client logins, accounting for over 18%.



1 in 10 client visits happen at the weekend.

26% of all client logins happen outside core business hours of 8am to 6pm.

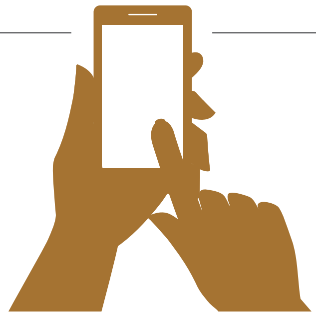
WHERE

17% of all logins to Invesco client accounts happened outside of Ireland.

WHO

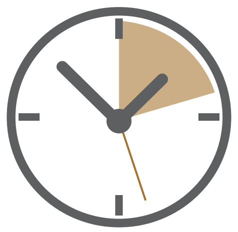
Over 80% of Invesco Vantage’s most prolific users are over 50.

The average age of an Invesco Vantage client is 57.



HOW

26% of those who logged in used a smartphone.



WHAT

Clients tend to stay logged into their account for an average of 12 minutes.

ANY QUESTIONS?

1. WHO CAN ACCESS THE APP?

This app is available to all Invesco Vantage clients who have received login details for their Invesco Vantage client account.

2. HOW DOES MY CLIENT GET AN INVESCO VANTAGE CLIENT ACCOUNT?

When your client takes out a Vantage product for the first time, they will automatically be sent a user ID and temporary password that will let them access their account. Their client account will allow them to quickly and easily:

- Check their latest portfolio value.
- Look up details of the funds they are invested in.
- Review how much they’ve paid in.
- Access all plan documents.

3. WHAT MOBILE DEVICES CAN THE APP BE ACCESSED ON?

The app can currently only be accessed via Apple devices (iPhones and iPads), but the Android version will follow soon.

4. HOW CAN CLIENTS DOWNLOAD THE APP?

The app is available for download from the iTunes App Store. They can simply search for Invesco Vantage.

5. HOW DOES MY CLIENT ACCESS THE APP ONCE DOWNLOADED?

They need to first have registered to use their client account. A weblink was sent to them when they signed up for Vantage.

If they’ve logged into their online account already, they can start to use the app straight away.

If they haven’t, they will need to visit **https://invesco.portus.ie/Client**, log in and follow the steps to get their online access up and running. The first time they log in, they’ll be asked to change their password to something more memorable. Having successfully logged in once, they can then log in to their app and sign in using their email address and password.

6. WHAT IF THEY FORGOT THEIR PASSWORD?

They can simply click the ‘forgot password’ button on the login screen. This will resend them a temporary password by text message. This will let them log in but they will be asked to reset to a more memorable password.

Alternatively, you can resend a temporary password directly to your customer using the ‘online services’ section for your client on Vantage.

WORKING TOGETHER

By working together, we can achieve an ever developing and deepening range of data about how your clients are engaging with their accounts.

The first step in this process is Invesco Vantage having priority access to the app. We value your feedback and would love to hear what you think about the app itself, roll out to clients and anything else that can help us to improve the app and experience for everyone.

Contact your Platform Business Development Manager, Niall Cooke.

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Email: Niall.Cooke@irishlife.ie